

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NORTH DAKOTA**

In Re:

The Ruins, LLC,

Debtor.

Case No.: 25-30004

Chapter 11

**DECLARATION OF CODY MADSEN (TOWN & COUNTRY CREDIT UNION)
CERTIFYING RECORDS PURSUANT TO FEDERAL RULE OF EVIDENCE
902(11)**

STATE OF NORTH DAKOTA)
) SS
COUNTY OF CASS)

Cody Madsen, pursuant to 28 U.S.C. § 1746, hereby certifies as follows:

1. I am over 18 years of age, of sound mind, and otherwise competent to make this Certification. The evidence set out in this Certification is based on my personal knowledge.
2. I am the Compliance Analyst of Town & Country Credit Union (“TCCU”) and work in Fargo, North Dakota. I have been employed by TCCU since October 7, 2024.
3. I am the records custodian for TCCU.
4. TCCU was served with a subpoena for records in the above-titled bankruptcy case in April 2025.
5. TCCU currently holds various bank accounts for Craig Development, LLC, and Jesse Craig, among others.
6. A true and correct copy of Craig Development, LLC’s bank account statement for account ending -303 for the period of June 1, 2023 through June 30, 2023 is attached as **Exhibit A**.
7. A true and correct copy of Jesse Craig’s bank account statement for account ending -641 for the period of May 4, 2022 through May 31, 2022 is attached as **Exhibit B**.

8. The documents attached as **Exhibit A** (Craig Development, LLC bank account ending -303) and **Exhibit B** (Jesse Craig bank account ending -641) were made at or near the time of the events set forth therein by people with knowledge of those matters.
9. It was the regular practice of TCCU's business activities to make the records attached as **Exhibits A and B**.
10. The records attached as **Exhibits A and B** were kept in the regular course of TCCU's business activity.
11. I certify under penalty of perjury that the foregoing is true and correct.

Executed on the 23rd day of September, 2025.



Cody Madsen

Exhibit A
Town & Country Credit Union
Craig Development Account Statement
June 1, 2023 through June 31, 2023



TOWN & COUNTRY
CREDIT UNION

Documents Page 4 of 8
1000 South Broadway
P.O. Box 2046
Minot, ND 58702-2046
800-872-6358

STATEMENT OF ACCOUNT

www.townandcountry.org

NOTICE: CLICK ON THE 'RECONCILIATION FORM & DISCLOSURES' IMAGE ABOVE FOR IMPORTANT INFORMATION REGARDING EACH LOAN MARKED *, AS WELL AS YOUR RIGHT TO DISPUTE ERRORS.

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CRAIG DEVELOPMENT LLC
1405 1ST AVE N
FARGO ND 58102-4203

Member Number

*****303

Statement Period

06/01/23-06/30/23

Account Balances at a Glance

Total Savings:	5.00
Total Checking:	0.00
Total Certificates:	0.00
Total Clubs:	0.00
Total Closed End Loans:	103,222.88
Total Open End Loans	0.00
Total Line of Credit:	0.00

UPCOMING CHANGE TO FEES

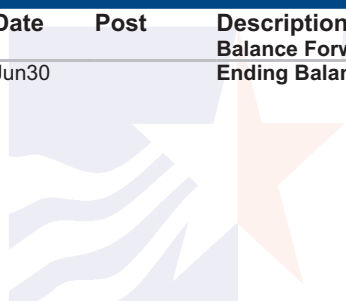
Effective September 1, 2023, the following fees will be implemented and may impact your account:

- 1. Dormant Account Charge: \$5 per month after 24 months of inactivity**
- 2. Counter Checks: \$5 per sheet of 4**
- 3. Member Outgoing Wire Fee: Increase from \$15 to \$25**
- 4. Non-Member Outgoing Wire Fee: Increase from \$25 to \$35**

If you have any questions about these fees, please contact us at 1-800-872-6358.
Thank you for your membership in Town & Country Credit Union.

SHARE ID: 0001 ORGANIZATIONAL SAVINGS

Date	Post	Description	Deposit	Withdrawal	Balance
		Balance Forward			5.00
Jun30		Ending Balance			5.00



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CRAIG DEVELOPMENT LLC
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SHARE ID: 0101 FREE CHECKING

Date	Post	Description	Deposit	Withdrawal	Balance
		Balance Forward			0.00
Jun30		Ending Balance			0.00

LOAN: 0500 COMMERCIAL INSTALLMENT FIXED

Date	Post	Description	Amount	Principal	Fin. Chg.	Balance
		Balance Forward				37,603.17
Jun06	Jun06	Payments Transfer	-878.19	-766.15	112.04	36,837.02
		From CRAIG PROPERTIE XXXXXXXXXX Share 0001				
		Annual Percentage Rate - 3.750%				
		Daily Periodic Rate - .010273%				
Jun30		Ending Balance				36,837.02

ACCOUNT DETAILS FOR: 0500 COMMERCIAL INSTALLMENT FIXED

PAYMENT INFORMATION		THIS PERIOD		2023
DUE DATE	07/01/23	INTEREST	112.04	726.53
PAYMENT DUE	878.08	FEES/DPD	0.00	0.00
PAST DUE	0.00	LATE CHARGES		0.00
TOTAL DUE	878.08	PRINCIPAL		4,542.61

LOAN: 0501 COMMERCIAL INSTALLMENT FIXED

Date	Post	Description	Amount	Principal	Fin. Chg.	Balance
		Balance Forward				67,457.37
Jun06	Jun06	Payments Transfer	-1,272.50	-1,071.51	200.99	66,385.86
		From CRAIG PROPERTIE XXXXXXXXXX Share 0001				
		Annual Percentage Rate - 3.750%				
		Daily Periodic Rate - .010273%				
Jun30		Ending Balance				66,385.86

ACCOUNT DETAILS FOR: 0501 COMMERCIAL INSTALLMENT FIXED

PAYMENT INFORMATION		THIS PERIOD		2023
DUE DATE	07/01/23	INTEREST	200.99	1,289.43
PAYMENT DUE	1,272.50	FEES/DPD	0.00	0.00
PAST DUE	0.00	LATE CHARGES		0.00
TOTAL DUE	1,272.50	PRINCIPAL		6,345.57

YEAR TO DATE TOTALS

	2023
INTEREST PAID	2,015.96
DIVIDENDS PAID	0.00

Exhibit B
Town & Country Credit Union

Jesse Craig Account Statement
May 4, 2022 through May 31, 2022



Documents
P.O. Box 2046
Minot, ND 58702-2046
800-872-6358

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NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION REGARDING EACH LOAN MARKED * AS WELL AS YOUR RIGHT TO DISPUTE BILLING ERRORS.

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JESSE CRAIG
1405 1ST AVE N
FARGO ND 58102-4203

Member Number

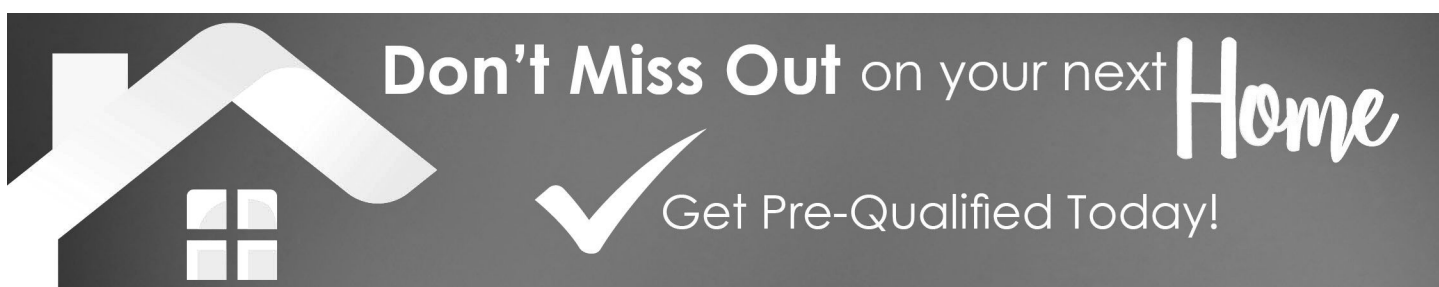
*****641

Statement Period

05/04/22-05/31/22

Account Balances at a Glance

Total Savings:	5.00
Total Checking:	0.00
Total Certificates:	0.00
Total Clubs:	0.00
Total Closed End Loans:	85,100.00
Total Open End Loans:	0.00
Total Line of Credit:	0.00



NMLS# 704437

Apply Online at townandcountry.org



TOWN & COUNTRY
CREDIT UNION

SHARE ID: 0001 PRIMARY SAVINGS

Date	Post	Description	Deposit	Withdrawal	Balance
		Balance Forward			0.00
May04	May04	Deposit	5.00		5.00
		Acct 0010010641 Ln 0001 Disbursal			
May04	May04	Deposit	85,000.00		85,005.00
		Acct 0010010641 Ln 0001 Disbursal			
May04	May04	Withdrawal by Check		-85,000.00	5.00
May04	May04	Check 01 0000614640 Disbursed 85,000.00			
May31		Ending Balance			5.00

ACCOUNT DETAILS FOR: 0001 PRIMARY SAVINGS

DESCRIPTION	QTY	AMOUNT	2022
BEGINNING BALANCE		0.00	DIVIDENDS PAID 0.00
TOTAL DEPOSITS	2	85,005.00	PENALTIES ASSESSED 0.00
TOTAL WITHDRAWALS	1	-85,000.00	IRS WITHHOLDING 0.00
ENDING BALANCE		5.00	STATE WITHHOLDING 0.00

SHARE ID: 0101 FREE CHECKING

Date	Post	Description	Deposit	Withdrawal	Balance
		Balance Forward			0.00
May31		Ending Balance			0.00

LOAN: 0001 2022 FOREST RIVER 35DK5

Date	Post	Description	Amount	Principal	Fin. Chg.	Balance
		Balance Forward				0.00
May04	May04	New Loan	85,100.00	85,100.00	0.00	85,100.00
		Annual Percentage Rate - 3.640%				
		Daily Periodic Rate - .009972%				
May31		Ending Balance				85,100.00

RRSB TCCU Subpoena 000444



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ACCOUNT DETAILS FOR: 0001 2022 FOREST RIVER 35DK5

PAYMENT INFORMATION		THIS PERIOD	2022
DUE DATE	06/15/22	INTEREST	0.00
PAYMENT DUE	1,910.16	FEES/DPD	0.00
PAST DUE	0.00	LATE CHARGES	0.00
TOTAL DUE	1,910.16	PRINCIPAL	0.00

